



PATENT
Customer No. 22,852
Attorney Docket No. 05793.3038-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Colleen C. LUBKING et al.)	Group Art Unit: 2164
)	
Serial No.: 09/882,304)	Examiner: Unassigned
)	
Filed: June 18, 2001)	
)	
For: METHOD AND SYSTEM FOR)	
OFFERING FINANCIAL)	
PRODUCTS BASED ON A		
CUSTOMER'S DETERMINED		
LIFE STATUS		

Commissioner for Patents and Trademarks
Washington, DC 20231

Sir:

**RESPONSE TO NOTICE TO FILE
CORRECTED APPLICATION PAPERS**

In response to the communication of August 10, 2001, Applicants submit substitute drawings in compliance with 37 CFR 1.84, and a copy of the Notice to File Corrected Application Papers.

Please associate the enclosed drawings with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: Phil N. Makrogiannis
Phil N. Makrogiannis
Reg. No. 47,766

Dated: October 9, 2001

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT
& DUNNER, L.L.P.
STANFORD RESEARCH PARK
700 HANSEN WAY
PALO ALTO, CALIF. 94304
650-849-6600



UNITED STATES PATENT AND TRADEMARK OFFICE

 COMMISSIONER FOR PATENTS
 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20231
 www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/882,304	06/18/2001	Colleen C. Lubking	05793.3038-00000

CONFIRMATION NO. 6864

FORMALITIES LETTER



OC000000006411171

 Finnegan, Henderson, Farabow,
 Garrett & Dunner, L.L.P.
 1300 I Street, N.W.
 Washington, DC 20005-3315

Date Mailed: 08/10/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

 Customer Service Center
 Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

FOOTER "40228860